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ABSTRACTS
OF THE
STATEMENTS
OF
FIRE INSURANCE COMPANIES
AUTHORIZED TO
TRANSACTION BUSINESS IN NEW JERSEY
SHOWING THEIR CONDITION
ON
DECEMBER 31, 1876.

ORDERED BY THE SECRETARY OF STATE IN ADVANCE OF HIS ANNUAL REPORT.

TRENTON, N. J.:
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1877.

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STATE OF NEW JERSEY,
DEPARTMENT OF STATE,
INSURANCE BUREAU.
TRENTON, February 23, 1877. }

In order that the people may have early information of the standing of Fire Insurance Companies, authorized to transact business in this State, the following summary of the statements of Companies so authorized at this date, made on December 31, 1876, and now on file in this Department, is issued in advance of my regular report.

Copies may be had by those interested, on application.

HENRY C. KELSEY,
Sec'y of State and Coms'r of Insurance.

ABSTRACT OF REPORTS OF

MUTUAL FIRE INSURANCE COMPANIES OF NEW JERSEY.

NAME OF COMPANY.	LOCATION.	Cash Assets.	Premium Notes.	Liabilities, Including unearned premiums. A.	Surplus.	Cash Income in 1876.	Expenditure in 1876.
American Mutual.....	Plainfield	\$7,975 95	\$100,900 00	\$58,103 75	.....	\$5,365 41	\$2,237 88
Bergen County Farmers' Mutual.....	Spring Valley.....	28,909 66	106,788 03	68,238 73	.....	9,759 23	11,339 40
Bergen County Mutual.....	Hackensack.....	2,650 00	172,784 00	99,607 50	.....	6,912 86	10,471 65
Bound Brook Mutual.....	Bound Brook.....	4,282 64	92,301 37	52,946 70	.....	702 13	566 22
Burlington County.....	Medford.....	123,197 40	<i>b</i>	<i>c</i> 1,809 80	.....	10,259 96	4,158 65
Cumberland Mutual.....	Bridgeton	31,000 92	2,974,543 00	1,506,806 96	.....	23,648 36	25,097 41
Elizabeth Mutual.....	Elizabeth	10,329 56	183,873 00	96,584 54	.....	2,755 33	4,581 93
Essex County Mutual	Bloomfield.....	3,666 16	113,678 00	71,176 00	.....	4,642 83	5,614 46
Farmers' Mutual	Readington	30,318 07	<i>d</i>	<i>c</i> 20,924 36	.....	24,150 02	23,411 53
Farmers' Mutual	Salem.....	6,909 05	171,836 00	89,642 52	.....	2,199 97	2,002 97
Farmers' Mutual	Vienna.....	5,985 95	107,286 00	<i>c</i> 5,762 63	.....	8,204 00	11,883 58
Hackettstown Mutual.....	Hackettstown.....	1,431 68	<i>b</i>	<i>c</i> 760 00	.....	3,943 00	3,694 79
Hardwick Mutual	Johnsonsburg	87 2 42	54,898 00	35,844 50	.....	11,688 76	10,117 76
Hillsborough Mutual	Neshanic .....	.....	.....	.....	.....	.....	.....
Holmdel Mutual.....	Holmdel	1,184 47	26,747 70	<i>c</i> .....	.....	177 62	69 85
Hunterdon County Mutual.....	Lambertville.....	5,576 84	7,817 23	<i>c</i> 2,500 00	.....	1,183 14	162 63
Mendham Mutual.....	Mendham.....	449 70	71,106 80	<i>c</i> 2,720 00	.....	796 70	190 00
Mercer County Mutual.....	Pennington	26,386 53	466,510 00	279,052 18	.....	15,464 25	14,569 58

A. Unearned Premiums stated at 50 per cent. of gross amount received in cash and notes. *b*. Premium Notes not stated. *c*. Unearned Premiums not stated. *d*. Takes no notes, and only cash for incidental expenses. Policy holders assessed according to amount insured to pay losses.

MUTUAL FIRE INSURANCE COMPANIES OF NEW JERSEY--Continued.

NAME OF COMPANY.	LOCATION.	Cash Assets.	Premium Notes.	Liabilities, in- cluding unearn- ed premiums. A.	Surplus.	Cash income in 1876.	Expenditures in 1876.
Millville Mutual	Millville	\$249,220 26	\$1,193,767 38	\$147,190 62	\$102,029 64	\$207,755 49	\$193,502 83
Monmouth County Mutual.....	Freehold.....	5,452 60	63,793 00	28,793 50	.....	2,745 94	3,652 95
Morris Co. Mutual Life & Fire.....	Morristown.....	12,961 19	52,733 41	b.....	.....	6,625 57	3,388 30
Newark Mutual.....	Newark	641,691 46	.....	321,959 21	319,782 25	117,422 54	88,537 59
New Brunswick Mutual	New Brunswick ..	28,257 40	30,478 26	21,258 52	.....	7,517 00	1,946 78
Plainfield Mutual	Plainfield .....	.....	.....	.....	.....	.....	.....
Princeton Mutual.....	Princeton	8,388 26	146,054 00	b 7,790 00	.....	4,619 11	7,348 88
Rahway Mutual.....	Rahway	5,861 30	179,649 64	b 1,000 00	.....	4,508 12	3,511 36
Salem County Mutual.....	Salem.....	23,721 25	43,419 37	11,343 35	.....	3,964 32	2,041 98
Shrewsbury Mutual.....	Eatontown.....	8,173 24	148,201 12	81,922 25	.....	8,457 46	21,288 49
Somerville Mutual.....	Somerville.....	4,396 08	54,522 00	30,210 78	.....	832 16	572 20
Sussex County Mutual	Newton	508 25	87,250 00	51,125 00	.....	9,773 66	7,413 79

A. Unearned Premiums stated at 50 per cent. of gross amount received in notes and cash. b. Unearned Premiums not stated.

ABSTRACT OF REPORTS OF

JOINT STOCK CAPITAL FIRE INSURANCE COMPANIES OF NEW JERSEY.

NAME OF COMPANY.	LOCATION.	Paid-up Capital.	Assets.	Liabilities, in- cluding capi- tal	Surplus over all liabilities, includ- ing capital.	Total cash in- come in 1876.	Total expendi- tures in 1876.
American.....	Newark.....	^a \$632,435	\$1,374,730 60	\$764,904 93	\$609,825 67	\$266,396 12	\$198,064 89
Camden Mutual.....	Camden.....	105,730	144,187 12	125,237 85	18,949 27	18,398 73	9,422 76
Citizens'.....	Newark.....	200,000	498,582 86	534,127 97	b.....	496,193 02	538,747 40
Firemen's.....	Newark.....	400,000	976,677 28	547,624 53	429,052 75	285,672 85	204,597 80
Germania.....	Elizabeth.....	100,000	124,124 30	112,758 41	11,365 89	31,238 31	27,983 18
Germania.....	Newark.....	225,000	296,408 73	293,358 71	3,050 02	146,793 62	131,901 38
Hibernia Mutual.....	Newark.....	100,100	127,460 25	122,702 88	4,757 37	49,541 76	41,039 22
Hoboken.....	Hoboken.....	100,000	141,308 84	117,666 15	23,642 69	35,548 49	26,997 51
Home.....	Newark.....	200,000	255,836 08	241,564 14	14,271 94	86,864 06	77,383 18
Hudson.....	Jersey City.....	200,000	307,838 55	303,572 57	4,265 98	151,322 25	152,364 28
Humboldt.....	Newark.....	200,000	294,697 02	282,543 62	12,153 40	156,313 80	169,884 91
Jersey City.....	Jersey City.....	150,000	222,725 83	202,583 54	20,042 29	66,604 86	65,057 84
Manufacturers'.....	Newark.....	200,000	308,988 10	288,386 60	20,601 50	130,197 93	115,974 41
Mechanics'.....	Newark.....	100,000	162,648 66	108,966 79	53,680 87	21,727 52	16,753 43
Merchants'.....	Newark.....	200,000	995,293 84	494,396 57	500,897 27	484,215 80	384,711 54
Millville.....	Millville.....	60,000	187,600 07	164,042 34	23,457 73	192,792 33	192,817 65
Mount Holly.....	Mount Holly.....	100,000	169,782 69	162,541 68	7,241 01	19,754 81	18,248 62
National.....	Elizabeth.....	100,000	161,280 91	110,245 21	51,015 70	24,570 68	20,547 49

^a. Represented by Scrip owned by Company and pledged to meet losses. ^b. The deficiency here shown was made good during the month of January.

INSURANCE COMPANIES.

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JOINT STOCK CAPITAL FIRE INSURANCE COMPANIES OF NEW JERSEY—Continued.

NAME OF COMPANY.	LOCATION.	Paid-up Capital.	Assets.	Liabilities, including capital.	Surplus over all liabilities, including capital.	Total cash income in 1876.	Total expenditures in 1876.
Newark City ..	Newark.....	\$200,000	\$324,279 36	\$282,380 60	\$41,898 76	\$179,098 62	\$148,559 54
New Brunswick.....	New Brunswick...						
New Jersey	Newark.....	90,000	208,027 33	104,575 00	103,452 33	75,733 61	37,979 17
Paterson.....	Paterson.....	202,700	372,103 35	355,984 68	16,118 67	281,816 94	229,267 65
People's	Newark.....	200,000	430,774 40	335,386 31	95,388 09	278,039 90	260,769 51
People's	Trenton	300,000	624,097 66	446,669 56	177,428 10	221,010 05	170,765 84
Phoenix.....	Newark.....	50,000	58,085 84	60,284 43		22,081 65	23,090 57
Standard... ..	Trenton.....	200,000	313,083 85	310,423 13	2,660 72	160,731 37	181,184 78
State.....	Jersey City.....	105,600	172,523 01	158,256 18	14,266 83	69,076 66	66,751 58
Trade... ..	Camden.....	200,000	313,202 97	284,686 79	28,516 18	131,375 99	129,788 88
Washington.....	Plainfield.....	100,000	106,012 86	104,501 52	1,511 34	10,993 61	6,860 13

ABSTRACT OF REPORTS OF

FIRE INSURANCE COMPANIES OF OTHER STATES.

NAME OF COMPANY.	LOCATION.	Paid-up Capital.	Assets.	Liabilities, includ- ing Capital.	Surplus over all liabilities, includ- ing capital	Total cash in- come in 1876.	Total expendi- tures in 1876.
Ætna.....	Hartford, Conn.....	\$3,000,000	\$7,037,907 95	\$5,092,671 77	\$1,945,236 18	\$3,623,072 83	\$3,388,795 75
Agricultural	Watertown, N. Y.	200,000	1,095,310 24	905,985 21	189,325 03	530,585 04	496,196 04
American Central.....	St. Louis, Mo.....	300,000	741,272 22	538,427 63	202,844 59	424,200 83	395,467 30
Amity.....	New York.....	200,000	230,541 60	226,025 16	4,516 44	76,318 10	80,925 24
Arctic.....	New York.....	200,000	243,666 98	231,882 13	11,784 85	94,257 29	86,307 01
Atlas.....	Hartford, Conn.....	200,000	435,172 07	432,634 42	2,537 77	414,607 89	482,676 53
Bangor.....	Bangor, Me.....	201,520	375,394 66	357,207 24	18,187 42	333,142 49	302,113 37
Bucks Co. Contributionship, Pa. P. O. Trenton, N. J.		Mutual	181,098 15	61,305 29	119,792 86	11,525 49	1,545 34
Capital City.....	Albany.....	150,000	179,253 44	171,744 75	7,508 69	50,976 60	55,215 13
Citizens'.....	New York.....	300,000	922,957 17	432,453 85	490,503 32	272,481 99	229,768 44
City.....	Pittsburgh, Pa.....	100,000	168,629 96	147,487 42	21,142 54	63,147 57	52,072 58
City.....	Richmond, Va.....	200,000	232,926 65	230,329 02	2,597 63	63,434 37	72,311 42
Columbia.....	New York.....	300,000	357,764 56	345,558 06	12,206 50	117,897 03	154,653 13
Commerce.....	New York.....	200,000	240,160 86	226,834 66	13,326 20	64,074 43	83,219 41
Commercial.....	New York.....	200,000	526,308 57	356,123 29	170,185 28	339,851 08	338,998 18
Connecticut	Hartford.....	1,000,000	1,362,843 83	1,178,869 87	183,973 96	323,682 42	404,275 67
Continental	New York.....	1,000,000	3,040,085 07	2,196,069 94	844,015 13	1,559,918 94	1,353,711 41
Exchange	New York.....	200,010	398,547 37	265,088 45	133,458 92	171,232 81	182,256 34

INSURANCE COMPANIES.

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FIRE INSURANCE COMPANIES OF OTHER STATES—Continued.

NAME OF COMPANY.	LOCATION.	Paid-up Capital	Assets.	Liabilities, including Capital.	Surplus over all liabilities, including capital.	Total cash income in 1876.	Total expenditures in 1876.
Fame.....	Philadelphia.....	\$200,000	\$266,296 29	\$303,806 50	<i>a</i>	\$65,961 83	\$88,963 89
Faneuil Hall.....	Boston.....	400,000	519,902 41	523,429 85	.....	235,319 44	231,765 16
Farmers'.....	York, Pa.....	Mutual.	<i>b</i> 368,081 97	<i>c</i> 239,673 39	128,408 58	344,773 82	333,606 20
Farmville.....	Farmville, Va.....	200,000	265,781 23	264,819 20	962 03	108,852 81	105,900 96
Fire Association.....	Philadelphia.....	500,000	3,739,944 38	2,734,965 17	1,004,979 01	1,358,781 96	1,085,247 67
Fire Ins. Co. of Northampton Co., Easton, Pa.....	.....	Mutual.	144,742 41	<i>d</i>.....	.....	44,223 09	40,855 89
Firemen's Fund.....	San Francisco.....	300,000	703,621 84	601,429 65	102,192 19	558,033 34	554,892 15
Franklin	Columbus, Ohio...	150,000	253,401 52	176,537 48	78,864 04	50,758 91	37,735 40
Franklin	Philadelphia.....	400,000	3,352,865 44	2,586,134 89	766,730 55	990,514 76	989,967 38
German American.....	New York.....	1,000,000	2,206,799 66	1,554,962 13	651,837 53	955,770 17	798,541 13
Germania	New York.....	500,000	1,717,848 88	1,023,048 68	694,800 20	838,415 88	776,125 92
Girard	Philadelphia.....	300,000	1,110,976 25	684,988 16	425,988 09	455,472 40	341,987 68
Guaranty.....	New York.....	200,000	280,939 35	269,455 04	11,484 31	151,241 10	137,557 17
Hanover.....	New York.....	500,000	1,630,823 39	1,121,430 25	509,393 14	901,468 83	804,605 04
Hartford	Hartford.....	1,000,000	3,248,368 88	2,147,819 49	1,100,549 39	1,876,358 94	1,583,564 08
Hoffman	New York.....	200,000	387,197 29	281,511 40	105,685 89	181,245 88	197,948 78
Home.....	Columbus, Ohio...	250,000	481,644 95	370,851 68	110,793 27	282,820 34	292,499 88
Home.....	New York.....	3,000,000	6,104,650 82	5,101,866 92	1,002,783 90	3,207,994 38	3,009,524 64

a. Impairment now being made up by assessment on capital. *b*. Exclusive of \$596,642.65 in premium notes. *c*. No capital stock. *d*. Not stated.

ABSTRACT OF REPORTS OF

FIRE INSURANCE COMPANIES OF OTHER STATES—Continued.

NAME OF COMPANY.	LOCATION.	Paid-up Capital.	Assets.	Liabilities, including Capital	Surplus over all liabilities, including capital.	Total cash income in 1876.	Total expenditures in 1876.
Howard	New York.....	\$500,000	\$793,913 14	\$603,290 13	\$190,623 01	\$217,174 58	\$211,463 78
Insurance Co. of North America.....	Philadelphia.....	2,000,000	6,601,883 88	4,235,511 44	2,366,372 44	3,450,918 94	2,945,592 59
Lycoming.....	Muncy, Pa.	Mutual.	<i>a</i> 456,049 29	<i>b</i> 390,211 94	55,837 35	685,082 93	691,182 28
Manhattan	New York.....	250,000	850,658 27	543,516 52	307,141 75	694,453 95	656,422 54
Merchants'	New York.....	200,000	511,703 80	322,850 38	188,853 42	182,499 00	177,894 57
Merchants'	Providence.....	200,000	393,331 92	310,115 63	83,216 29	186,145 82	184,397 08
Meriden.....	Meriden, Conn	200,000	316,488 57	289,333 48	27,155 09	169,508 29	178,168 83
Mobile Fire Department.....	Mobile.....	200,000	293,940 67	282,812 17	11,128 50	196,914 83	173,945 45
National	Hartford, Conn	500,000	1,040,523 77	715,247 41	325,276 36	357,902 83	324,257 85
National.....	New York.....	200,000	425,685 35	283,343 15	132,342 20	198,787 74	188,190 51
Niagara.....	New York.....	500,000	1,442,445 50	935,508 50	506,937 00	680,069 00	683,342 00
Northern	Watertown, N. Y..	250,000	362,667 37	319,099 86	43,567 51	135,431 05	101,587 39
Orange County Mutual.....	Goshen, N. Y.	Mutual.	<i>c</i> 1,580 92	<i>b</i> 23,654 51	.....	11,655 44	13,695 73
Orient.....	Hartford	500,000	776,179 47	672,641 55	103,537 92	309,097 93	293,787 40
Pennsylvania.....	Philadelphia.....	400,000	1,660,694 05	1,147,910 55	512,783 50	618,514 09	480,150 06
Peoples'	New York.....	150,000	301,834 35	179,375 98	122,458 37	71,353 19	84,981 96
Philadelphia.....	Philadelphia.....	200,000	270,622 32	282,931 36	7,690 96	84,339 74	66,578 74
Phoenix	Brooklyn	1,000,000	2,770,030 65	1,904,245 93	865,784 72	1,567,175 25	1,275,786 07

a. Exclusive of \$4,882,928.02 in premium notes. *b.* No capital stock. *c.* Exclusive of \$244,156.35 in premium notes.

INSURANCE COMPANIES.

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FIRE INSURANCE COMPANIES OF OTHER STATES—Continued.

NAME OF COMPANY.	LOCATION.	Paid-up Capital.	Assets.	Liabilities, Includ- ing Capital.	Surplus over all liabilities, Includ- ing capital.	Total cash in- come in 1876.	Total expendi- tures in 1876.
Phoenix.....	Hartford.....	1,000,000	2,407,531 39	1,875,279 61	532,251 78	1,453,658 02	1,294,780 82
Relief.....	New York.....	\$200,000	\$347,573 98	\$263,986 00	\$83,587 98	\$166,810 84	\$131,463 07
Republic.....	New York.....	300,000	485,882 61	396,308 43	89,574 18	160,065 36	152,856 36
Resolute.....	New York.....	200,000	249,618 18	245,723 13	3,895 05	89,257 27	104,763 83
Rochester German.....	Rochester.....	200,000	367,184 69	310,118 17	57,066 52	226,587 30	203,901 49
Roger Williams.....	Providence.....	200,000	388,309 59	383,192 77	5,116 82	314,065 33	316,937 80
Safeguard.....	New York.....	200,000	411,660 42	261,109 94	150,550 48	175,353 03	158,795 30
Security.....	New Haven	200,000	380,646 14	329,852 66	50,793 48	263,446 05	228,006 69
Shawmut	Boston	500,000	573,116 34	595,315 16	.....	196,211 99	151,923 46
Springfield Fire and Marine.....	Springfield, Mass..	750,000	1,504,371 21	1,252,237 49	252,133 72	717,505 38	567,380 64
Standard.....	New York.....	200,000	426,572 65	258,322 65	168,250 00	125,625 72	104,891 69
Star	New York.....	200,000	450,713 02	292,714 58	157,998 44	169,365 64	138,469 47
St. Nicholas	New York.....	200,000	328,837 35	269,276 57	59,560 78	156,997 53	131,774 14
Tradesmen's.....	New York.....	150,000	395,830 36	203,111 34	192,719 02	134,373 02	153,018 10
United States.....	St. Louis.....	150,000	189,648 13	186,756 08	2,942 05	96,757 99	84,949 96
Westchester.....	New Rochelle, N. Y.	300,000	857,017 63	655,517 60	201,500 03	747,054 30	720,784 08
Williamsburgh City.....	Brooklyn	250,000	843,415 42	436,591 67	406,823 75	397,779 78	358,254 20

FOREIGN COMPANIES—Branches in the United States.

NAME OF COMPANY.	LOCATION.	Assets.	Liabilities, exclusive of Capital.	Surplus.	Total cash income in 1876.	Total expenditures in 1876
Commercial Union.....	London.....	\$803,110 94	\$379,215 19	\$423,895 75	\$596,877 44	\$466,170 38
Hamburg, Bremen	Hamburg, Ger'y...	667,787 31	184,938 04	482,849 27	348,156 25	236,128 73
Imperial	London.....	908,529 07	267,971 84	640,557 23	356,167 57	249,816 81
Lancashire	Manchester, Eng...	495,109 49	282 162 04	212,947 00	505,196 09	443,609 57
Liverpool, London and Globe.....	London & Liverp ^l	3,652,063 33	1,837,396 41	1,814,666 92	2,294,257 55	1,592,244 47
London Assurance Corporation.....	London	905,878 21	227,393 67	678,484 54	371,922 25	264,885 59
North British and Mercantile	London	1,767,276 53	780,518 04	986,758 49	1,270,592 31	1,018,164 27
Northern Assurance.....	London	561,307 85	161,354 14	399,953 71	341,904 64	155,071 62
Queen	Liverpool	1,421,622 36	526,249 56	895,372 80	924,278 29	711,215 02
Royal.....	Liverpool .....	.....	.....	.....	.....	.....
Royal Canadian	Montreal	833,629 17	464,141 98	369,487 19	.....	.....
Scottish Commercial.....	Glasgow.....	648,896 37	239,483 88	409,412 49	360,775 79	283,114 93



